

**Information to identify the case:**

Debtor 1	<u>Donald L Linden</u>	Social Security number or ITIN	xxx-xx-2248
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joanne Isidori-Linden</u>	Social Security number or ITIN	xxx-xx-3762
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-30186-SLM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald L Linden

Joanne Isidori-Linden

1/15/21

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Donald L Linden  
Joanne Isidori-Linden  
Debtors

Case No. 15-30186-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 15, 2021

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Donald L Linden, Joanne Isidori-Linden, 16 Carpenter Pl, Cranford, NJ 07016-2540
aty	+ Middlebrooks Shapiro, P.C., 841 Mountain Avenue, First Floor, Springfield, NJ 07081-3437
cr	+ BSI Financial Services, Friedman Vartolo, LLp, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ NATIONSTAR MORTGAGE LLC, P. O. Box 9013, Addison, TX 75001-9013
cr	+ NATIONSTAR MORTGAGE LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ Toyota Motor Credit Corp, c/o Buckley Madole PC, 99 Wood Ave South #803, Iselin, NJ 08830-2713
cr	+ Toyota Motor Credit Corporation as servicer for To, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ U.S. Bank National Association, not in its individ, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
516023529	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9741
515816750	+ Nationstar Mortgage LLC, Attn: Bankruptcy, PO Box 619094, Dallas, TX 75261-9094
515931947	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
515816751	State of New Jersey, PO Box 245, Trenton, NJ 08602-0245
515956999	+ Toyota Lease Trust, c/o TOYOTA MOTOR CREDIT CORPORATION, PO BOX 9013, ADDISON, TEXAS 75001-9013
515816756	Toyota Motor Credit Co, Address Not Available, Atlanta, GA 30309
515872987	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516281325	U.S. Bank National Association, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
516281326	+ U.S. Bank National Association, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708, U.S. Bank National Association c/o Rushmore Loan Management Services 92619-2708
517600762	+ U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
517600763	+ U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association c/o BSI Financial Services 75038-2480

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 15 2021 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 15 2021 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: DRIV.COM	Jan 16 2021 02:18:00	Santander Consumer USA, Inc., P.O Box 961245, Ft. Worth, TX 76161-0244
cr	+ EDI: RMSC.COM	Jan 16 2021 02:13:00	Synchrony Bank, c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
515816733	+ EDI: BECKLEE.COM	Jan 16 2021 02:13:00	American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515816734	+ EDI: AMEREXPR.COM	Jan 16 2021 02:18:00	American Express, P.o. Box 981537, El Paso, TX 79998-1537
515913987	EDI: BECKLEE.COM		

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		Jan 16 2021 02:13:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515816736	EDI: BANKAMER.COM		
		Jan 16 2021 02:13:00	Bank of America, Attn: Recovery Department, 4161 Piedmont Pkwy, Greensboro, NC 27410
515816735	EDI: BANKAMER.COM		
		Jan 16 2021 02:13:00	Bank of America, P.O. Box 982236, El Paso, TX 79998
515816737	EDI: BANKAMER.COM		
		Jan 16 2021 02:13:00	Bank of America, Po Box 982235, El Paso, TX 79998
515816738	EDI: BANKAMER.COM		
		Jan 16 2021 02:13:00	Bank of America, De5-019-03-07, Newark, DE 19714
515816740	EDI: CAPITALONE.COM		
		Jan 16 2021 02:18:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
515816739	+ EDI: CAPITALONE.COM		
		Jan 16 2021 02:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
515913134	EDI: CAPITALONE.COM		
		Jan 16 2021 02:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515984415	EDI: BL-BECKET.COM		
		Jan 16 2021 02:18:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515816745	+ EDI: CITICORP.COM		
		Jan 16 2021 02:18:00	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
515816744	+ EDI: CITICORP.COM		
		Jan 16 2021 02:18:00	Citibank, Citicorp Credit Svcs/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
515816747	EDI: DISCOVER.COM		
		Jan 16 2021 02:18:00	Discover Financial, Po Box15316, Wilmington, DE 19850
515843214	EDI: DISCOVER.COM		
		Jan 16 2021 02:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515816746	+ EDI: DISCOVER.COM		
		Jan 16 2021 02:18:00	Discover Financial, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
515816748	+ EDI: IRS.COM		
		Jan 16 2021 02:18:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
515816741	EDI: JPMORGANCHASE		
		Jan 16 2021 02:18:00	Chase Card, Po Box 15298, Wilmington, DE 19850
515816742	EDI: JPMORGANCHASE		
		Jan 16 2021 02:18:00	Chase Card Services, Attn:Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850
515816743	EDI: JPMORGANCHASE		
		Jan 16 2021 02:18:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
515816749	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jan 15 2021 21:40:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516081224	EDI: RMSC.COM		
		Jan 16 2021 02:13:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515816754	EDI: TFSR.COM		
		Jan 16 2021 02:18:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
515816755	EDI: TFSR.COM		
		Jan 16 2021 02:18:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
515816753	+ EDI: WTRRN BANK.COM		
		Jan 16 2021 02:18:00	Tnb-Visa (TV) / Target, Po Box 673, Minneapolis, MN 55440-0673
515816752	+ EDI: WTRRN BANK.COM		
		Jan 16 2021 02:18:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475

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515816757	EDI: WFFC.COM	Jan 16 2021 02:18:00	Wells Fargo, Wells Fargo Bank, Mac X2505-033 Pob 10438, Des Moines, IA 50306
515816758	+ EDI: WFFC.COM	Jan 16 2021 02:18:00	Wells Fargo, Po Box 84712, Sioux Falls, SD 57118-4712
515913005	+ EDI: WFFC.COM	Jan 16 2021 02:18:00	Wells Fargo Bank N A, Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
515962176	EDI: ECAST.COM	Jan 16 2021 02:18:00	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Debtor Donald L Linden nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio Stein	on behalf of Joint Debtor Joanne Isidori-Linden nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Toyota Motor Credit Corp NJ_ECF_Notices@McCalla.com NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust NJ_ECF_Notices@McCalla.com NJ_ECF_Notices@McCalla.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecmail@mortoncraig.com, mortoncraigecef@gmail.com
Jonathan C. Schwalb	on behalf of Creditor BSI Financial Services bankruptcy@friedmanvartolo.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor NATIONSTAR MORTGAGE LLC NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Robert P. Saltzman	

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on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust,  
Series 2016-CTT dnj@pbslaw.org

Stuart H. West

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust,  
Series 2016-CTT swest@pbslaw.org

TOTAL: 11